

the bill advance and then if you don't like the idea of collapsing procedure and saving yourself a step, then oppose any amendment to 470 that might try to do that on Select File. And I've got a little bit of time, can I go back to my topic with Roger Wehrbein? Roger, we were talking about the relationship of agriculture to bank structure. That's the second reality that I was talking about is the one in which, if a bank comes in, comes into a small a town, does operations, learns that the ag market is a tough market to be in and then decides to pull out, go home and go back to making much more profitable loans, they could destroy that small town on that set of agricultural financial dealings if that happened. There's two realities. One is the place where open, full-fledged competition should be embraced because it's the norm and the second is the situation which there is high agricultural lending in very rural areas. The proposal I made to the banking industry was to recognize those two realities. De novo branch banking in towns of a certain size and larger where competition is natural and what is called home office protection for towns that are smaller where you can't come into the town without their permission. It is done in about six or eight states. You know who agreed to it? The small banks and the big banks. You know who didn't agree to it? The middle-sized banks in the towns of about the size where the break-off was. You know what is still on the table? Those ideas are still on the table and the first step towards getting to that recognition is doing business together which is happening this session. What is critical in all of that to do good things for agriculture...

PRESIDENT MOUL: One minute.

SENATOR LANDIS: ...is to keep control of our state banking system and cutting off this right to go to the federal regulators to circumvent our state laws is good for agriculture. That is good for agriculture because without it we're going to get caught in that national marketplace of ideas and really, really wide open competition and no power to control our own destiny. That is good for agriculture. Secondly, that big banks and small banks are talking to each other moderated by the Legislature in trying to make proposals they can all live with has got to be good for agriculture. If they can talk to each other and make collectively successful packages of ideas, that ultimately is something that is good for agriculture because it means you're not into that who is going to win, rural or urban, farm or town. What you're trying to do is move everyone